

REMARKS

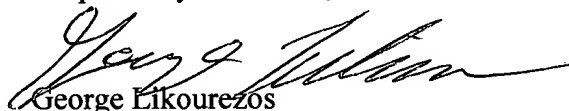
By the present Preliminary Amendment, Claims 33, 37 and 42 have been amended to better define Applicants' invention and Claims 50-56 have been added.

Attached hereto and identified as VERSION WITH MARKINGS TO SHOW CHANGES MADE is a copy of the amended claims detailing the amendments made thereto.

Favorable consideration of the application is respectfully requested.

If the Examiner should have any questions concerning this communication or feels that an interview would be helpful, the Examiner is requested to call the Applicants' undersigned attorney at (718) 680-3565.

Respectfully submitted,



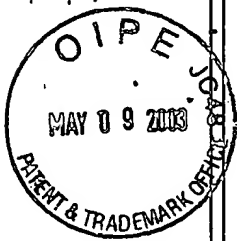
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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS:

Amended Claims 33, 37 and 42:

33. (Amended) The method according to Claim 29, wherein said steps of the method do not include communications between the user of the electronic commerce web site and [the at least one merchant associated with] another user of the electronic commerce [system] web site, and wherein said steps of the method are performed without any action by the [at least one merchant associated with] another use of the electronic commerce [system] web site.

37. (Amended) A method for effecting at least one payment for a user of an electronic commerce web site maintained by an electronic commerce system, said method comprising the steps of:

receiving a request [from the user] to use funds not belonging to the user of the electronic commerce web site for effecting the at least one payment; and

responsive to said request, initiating a transfer of funds not belonging to the user to at least one account corresponding to at least one merchant associated with the electronic commerce system, wherein said method does not include providing information relating to a payment source corresponding to the user to the at least one merchant associated with the electronic commerce web site, and wherein said method does not include charging a credit card corresponding to the user.

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42. (Amended) The method according to Claim 38, wherein said steps of the method do not include communications between the user of the electronic commerce web site and [the at least one merchant associated with] another user of the electronic commerce [system] web site, and wherein said steps of the method are performed without any action by the [at least one merchant associated with] another user of the electronic commerce [system] web site.